

EXHIBIT H

200912150165 15 PGS
12/15/2009 10:57:32 AM \$76.00
PIERCE COUNTY, WASHINGTON

7023.09102

After recording, return to:

STEVEN LESLIE KLINGER JR.
8503 163rd St Ct E
Puyallup, WA 98375
TEL: 253-223-3934

DATE: 12/15/09

Loan # [REDACTED]
APN #9181000120
Legal Description: See Attached Exhibit A

Above Space for Recorder's Use Only

CONSTRUCTIVE LEGAL NOTICE OF LAWFUL DEBT VALIDATION DEMAND

Real Estate Settlement Procedures Act (RESPA) 12 U.S.C. § 2605(e);
Regulation X at 24 C.F.R. § 3500 et seq.
Truth-In-Lending-Act (TILA) § 1604(e), 15 U.S.C. §§ 1601 et seq. (1968) and 1692 et seq.
Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692c

TO: PIERCE COMMERCIAL BANK

PO BOX 110488

TACOMA, WA 98411

USPS Certified Mail # 700928200003892087

WELLS FARGO HOME MORTGAGE / Servicer

PO BOX 14411

DES MOINES, IA 50306-3411

USPS Certified Mail # 700928200003892087

"MERS"

PO BOX 2026

FLINT, MI 48501-2026

USPS Certified Mail # 70092829000389208769

NORTHWEST TRUSTEE SERVICES, INC

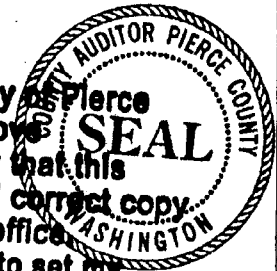
P.O. BOX 997

BELLEVUE, WA 98009-0997

USPS Certified Mail # 70092829000389208752

You are now in receipt of this NOTICE under the authority of the Truth-In-Lending-Act (TILA) § 1604(e), 15 U.S.C. §§ 1601 et seq. (1968) and 1692 et seq., and the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692c, and the Real Estate Settlement Procedures Act (RESPA) 12 U.S.C. § 2605(e) and Regulation X at 24 C.F.R. § 3500 regarding loan number 801788 / 208490854. I dispute the alleged mortgage debt in it's entirely for being inaccurate and firmly believe that I have had fraud in the factum committed against me for lack of full disclosure by the alleged Lender.

STATE OF WASHINGTON, County of Pierce
ss: I, Julie Anderson, of the above
entitled county, do hereby certify that this
forgoing instrument is a true and correct copy
of the original now on file in my office.
IN WITNESS WHEREOF, I hereunto set my
hand and the Seal of Said County.



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By: [Signature] Deputy

Date: 12/15/09

EXHIBIT NO. 11
1 OF 1